

PTO/SB/08a (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	09/522,750		
		Filing Date	March 10, 2000		
		First Named Inventor	Black, D.		
		Art Unit	3624		
		Examiner Name	Kyle		
Sheet	1	of	2	Attorney Docket Number	48535/268245

U.S. PATENT DOCUMENTS					
Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
CLK	1	6,493,685	12-2002	Ensel et al.	
CLK	2	6,327,362	12-2001	Hull et al.	
CLK	3	6,272,555	8-2001	Gish, Sheri L.	
CLK	4	6,253,369	6-2001	Cloud et al.	
CLK	5	6,249,905	6-2001	Yoshida et al.	
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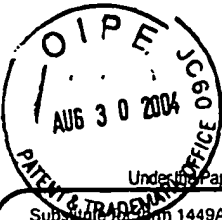
FOREIGN PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	Foreign Patent Document	Publication Date MMYYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
	27	WO 98/04992 A	02-1998	Citibank NA		

Examiner Signature	<i>Charles R. L.</i>	Date Considered	11/15/04
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Substitute Form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet **2**

of

2**Complete if Known**

Application Number	09/522,750
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Art Unit	3624
Examiner Name	Kyle
Attorney Docket Number	48535/268245

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
clt	28	Ghosh, S. "NOVADIB: A novel architecture for asynchronous, distributed, real-time banking modeled on loosely-coupled parallel processors." DECISION AIDING FOR COMPLEX SYSTEMS. CHARLOTTESVILLE, VA., OCT 13-16, 1991, PROCEEDINGS OF THE INTERNATIONAL CONFERENCE ON SYSTEMS, MAN AND CYBERNETICS, NEW YORK, IEEE, US, vol. 1, 13 October 1991 (1991-10-13), pages 2061-2066, XP010054597 ISBN: 0-7803-2033-8 the whole document	
clt	29	PCT/US00/06265 filed March 10, 2000, International Search Report dated March 12, 2002, by European Patent Office International Search Authority.	

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11/15/04

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